

QUALIFIED DISABLED WORKING INDIVIDUAL INFORMATION NOTICE

This notice is to help you decide whether to apply for the Qualified Disabled Working Individual (QDWI) program. People eligible for this program will have their Medicare Part A premiums paid by the Medi-Cal program. You may apply for the QDWI program at your local county department of social services.

There are four requirements which you must meet if you want to be a QDWI.

HERE ARE THE FOUR REQUIREMENTS:

1. A QDWI must be eligible for Medicare Part A (Hospital Insurance) as a disabled working individual.
2. A QDWI must have a monthly income which is equal to or less than \$1,477 (for 2002) if he/she is a single person or \$1,990 (for 2002) if he/she is married and living with a spouse.
3. A QDWI must have property which is equal to or less than \$4,000 if he/she is single or \$6,000 if he/she is married and living with a spouse.
4. A QDWI must meet certain other requirements and conditions which are part of the Medi-Cal program, such as being a California resident.

The following gives more information about the four QDWI requirements:

REQUIREMENT 1

A QDWI must be under age 65 and eligible for Medicare Part A with a premium.

- ☐ I already have Part A Medicare Hospital Insurance.
- ☐ I do not have Part A Hospital Insurance, but I understand I must apply for Part A at the Social Security Administration.
- ☐ I have already applied for Part A.

REQUIREMENT 2

A QDWI who is not married or not living with a spouse must have countable income which is equal to or less than \$1,477 (for 2002) per month. A QDWI living with a spouse must have countable income which is equal to or less than \$1,990 (for 2002) per month. These amounts are expected to increase April 1 of each year.

The following are examples of some types of income that count toward the QDWI income limit. When a person applies to be a QDWI at the county department of social services, the county will also look at other types of income and may treat the income differently from what is on this sheet. For example, if there is a minor child or children in the home, there may be deductions allowed which would reduce the amount of countable income.

Fill in the amounts to see if you are close to the limit.

A. Fill in the MONTHLY amounts for the person who wants to be a QDWI.

- | | | |
|---------------------------------|----|--|
| 1. Social security check | \$ | |
| 2. VA benefits | \$ | |
| 3. Monthly interest | \$ | |
| 4. Retirement income | \$ | |
| 5. Any other unearned income | \$ | |
| 6. Total—Add lines 1 through 5. | \$ | |

B. If you are married and living with your spouse, complete the following MONTHLY amounts for your spouse even if this spouse also wants to be a QDWI:

- | | | |
|---|----|--|
| 7. Social security check | \$ | |
| 8. VA benefits | \$ | |
| 9. Interest from bank accounts or certificates of deposit | \$ | |
| 10. Retirement income | \$ | |
| 11. Any other unearned income | \$ | |
| 12. Total—Add lines 7 through 11. | \$ | |

C. Fill in the MONTHLY amounts for the person in A and, if married, the spouse in B.

- | | | | |
|-----|--|----------|----------|
| 13. | Gross earnings for the person who wants to be a QDWI | \$ _____ | |
| 14. | Gross earnings for the spouse | \$ _____ | |
| 15. | Total—Add lines 13 and 14 | \$ _____ | |
| 16. | Subtract \$65 | — \$ 65 | |
| 17. | Remainder | \$ _____ | |
| 18. | Divide line 17 by 2 | | \$ _____ |
| 19. | Total—Add lines 6, 12, and 18. | | \$ _____ |

If you are not married, this amount cannot exceed \$1,477 (for 2002) per month. If you are married and living with your spouse, this total cannot exceed \$1,990 (for 2002) per month. However, if you have children or your spouse has low income, this total may be higher.

REQUIREMENT 3

A QDWI who is not married or not living with his/her spouse must have countable property which is equal to or less than \$4,000. A QDWI who is married and living with his/her spouse must have countable property which is equal to or less than \$6,000.

The following gives examples of properties which count. **PLEASE NOTE:** The home you and/or a spouse live in does not count. One car used for transportation does not count. If you apply at the county department of social services as a QDWI, the county may treat the property listed on this form differently. There are other types of property which will also be looked at by the county department of social services. This other property may or may not count toward the QDWI property limit.

Fill in the value of the following property which belongs to you, your spouse, or both of you.

- | | | | |
|----|--|----------|----------|
| 1. | Checking accounts | \$ _____ | |
| 2. | Savings accounts | \$ _____ | |
| 3. | Certificates of Deposit | \$ _____ | |
| 4. | Stocks | \$ _____ | |
| 5. | Bonds | \$ _____ | |
| 6. | A second car (value minus amount owed) | \$ _____ | |
| 7. | A second home (value minus amount owed) | \$ _____ | |
| 8. | The cash surrender value of life insurance policies if the face value of <i>all</i> policies combined exceeds \$1,500
(Do not include "term" insurance policies.) | \$ _____ | |
| 9. | Total—Add lines 1 through 8. | | \$ _____ |

This amount cannot exceed \$4,000 for a single person or \$6,000 for a couple.

REQUIREMENT 4

A QDWI must meet certain other Medi-Cal conditions. For example, you must be a California resident.

Additional Information

For more information or if you wish to apply as a QDWI, please call the number of your local county department of social services.